

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Kenneth Paul Ott  
Patricia D Ott  
Debtors

Case No. 13-51119-mss  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-5

User: admin  
Form ID: 227ia

Page 1 of 3  
Total Noticed: 40

Date Rcvd: Apr 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2013.

db/db +Kenneth Paul Ott, Patricia D Ott, 8100 Wadsworth Road, Wadsworth, OH 44281-9527  
tr +Robert S. Thomas, II, 1653 Merriman Road, #203, Akron, OH 44313-5287  
22267947 +Aes/nct, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
22267952 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235  
22267956 +Charter 1 Cc, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
22267957 +Charter One, PO Box 7000, Providence, RI 02940-7000  
22267960 +Citizens Bank, 443 Jefferson Blvd, Ms: Rjw-135, Warwick, RI 02886-1321  
22267967 +Huntington Natl Bk, Po Box 89424, Cleveland, OH 44101-6424  
22267968 +Joel P. Ott, 5071 Celebrity Circle, Las Vegas, NV 89119-2241  
22267969 +Jpmorgan Chase Bank, Po Box 24696, Columbus, OH 43224-0696  
22267971 +Mortgage Lenders Network, 213 Court Street, Middletown, CT 06457-3346  
22267972 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
22267973 +PNC Bank, P.O. Box 329, Pittsburgh, PA 15230-0329  
22267974 +Pnc Bank, N.a., P.o.box 3180, Pittsburgh, PA 15230-3180  
22267975 +RBS Citizens, RDC260, P.O. Box 7000, Providence, RI 02940-7000  
22267976 +Ryan K. Ott, 7805 Barr Road, Myakka City, FL 34251-9281  
22267980 SallieMae Servicing Corp., PO Box 9533, Wilkes Barre, PA 18773-9533  
22267979 SallieMae Servicing Corp., PO Box 9555, Wilkes Barre, PA 18773-9555  
22267981 +Sears/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
22267982 Sovereign, Mail Code 10-421-CN2, Reading, PA 19602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: dgigiano@msn.com Apr 22 2013 23:55:27 Daniel F Gigiano,  
Daniel F. Gigiano Co., L.P.A., 102 Main St., #200, Wadsworth, OH 44281  
22267950 EDI: CITICORP.COM Apr 22 2013 23:38:00 AT & T, P.O. Box 6500, Sioux Falls, SD 57117-6500  
22267949 EDI: AMEREXPR.COM Apr 22 2013 23:38:00 American Express, P.O. Box 981535,  
El Paso, TX 79998-1535  
22267948 EDI: AMEREXPR.COM Apr 22 2013 23:38:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270  
22267951 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Apr 23 2013 00:01:17 Aurora Loan Services,  
Attn: Bankruptcy Dept., 2617 College Park, Scottsbluff, NE 69361-2294  
22267953 +EDI: CAPITALONE.COM Apr 22 2013 23:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
22267954 E-mail/Text: cms-bk@cms-collect.com Apr 23 2013 00:02:06 Capital Management Service,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
22267955 EDI: SEARS.COM Apr 22 2013 23:38:00 Cbusasears, 133200 Smith Rd, Cleveland, OH 44130  
22267958 +EDI: CHRYSLER.COM Apr 22 2013 23:38:00 Chrysler Financial/TD Auto Finance,  
Attention: Bankruptcy, Po Box 860, Roanoke, TX 76262-0860  
22267959 +EDI: CITICORP.COM Apr 22 2013 23:38:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195-0507  
22267961 EDI: RCSDELL.COM Apr 22 2013 23:38:00 Dell Financial Services, 1 Dell Way,  
Round Rock, TX 78682  
22267962 +EDI: DISCOVER.COM Apr 22 2013 23:38:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
22267963 +EDI: FORD.COM Apr 22 2013 23:38:00 Ford Cred, Ford Credit, Po Box 6275,  
Deerborn, MI 48121-6275  
22267964 +EDI: RMSC.COM Apr 22 2013 23:38:00 GEMB / HH Gregg, Attention: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
22267965 +EDI: RMSC.COM Apr 22 2013 23:38:00 Gemb/mtd Power Card, Attn: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104  
22267966 +EDI: HFC.COM Apr 22 2013 23:38:00 Household Bank/CompUSA, Attn: Bankruptcy, Po Box 5213,  
Carol Stream, IL 60197-5213  
22267967 +EDI: HUNB.COM Apr 22 2013 23:38:00 Huntington Natl Bk, Po Box 89424,  
Cleveland, OH 44101-6424  
22267970 +EDI: TSYS2.COM Apr 22 2013 23:38:00 Macy's/dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
22267978 +EDI: SALMAESERVICING.COM Apr 22 2013 23:38:00 Sallie Mae, Attn: Claims Department,  
Po Box 9500, Wilkes-Barre, PA 18773-9500  
22267983 +E-mail/Text: lbuneta@sovereignbank.com Apr 23 2013 00:02:36 Sovereign Bk, Mc: 10-6438-Cc7,  
601 Penn St., Reading, PA 19601-3544  
22267984 +EDI: CITICORP.COM Apr 22 2013 23:38:00 Unvl/citi, Attn.: Centralized Bankruptcy,  
Po Box 20507, Kansas City, MO 64195-0507

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22267977\* +Ryan K.Ott, 7805 Barr Road, Myakka City, FL 34251-9281

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

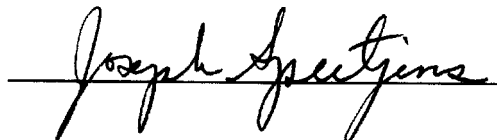
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0647-5

User: admin  
Form ID: 227ia

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2013 at the address(es) listed below:

Daniel F Gigiano on behalf of Debtor Patricia D Ott dgigiano@msn.com  
Daniel F Gigiano on behalf of Debtor Kenneth Paul Ott dgigiano@msn.com  
Robert S. Thomas, II rsttrustee@yahoo.com, oh68@ecfcbis.com

TOTAL: 3

**United States Bankruptcy Court for the Northern District of Ohio****Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 19, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

**Case Information****Case Number:** 13-51119-mss**Debtor(s):**

Kenneth Paul Ott  
8100 Wadsworth Road  
Wadsworth, OH 44281

Patricia D Ott  
8100 Wadsworth Road  
Wadsworth, OH 44281

**Other names used by the Debtor(s) in the last 8 years:**  
aka Paul Ott-

**Last Four Digits of Debtor's Social Security Number or  
Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-7244

xxx-xx-7334

**Attorney for Debtor:**

Daniel F Gigiano  
Daniel F. Gigiano Co., L.P.A.  
102 Main St.  
#200  
Wadsworth, OH 44281  
Telephone number: (330) 336-3330

**Bankruptcy Trustee:**

Robert S. Thomas II  
1653 Merriman Road, #203  
Akron, OH 44313  
Telephone number: 330-253-5738

**Meeting of Creditors**

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

**Date:** June 17, 2013**Time:** 09:00 AM**Location:** First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
*See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

**Deadlines**

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** *Please do not file a proof of claim unless you receive a notice to do so.*

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** August 16, 2013

**Deadline to Object to Exemptions:** 30 days after the *conclusion* of the meeting of creditors.

**Address of the Bankruptcy Court Clerk's Office:**

455 John F. Seiberling Federal Building  
US Courthouse  
2 South Main Street  
Akron, OH 44308

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

**Date:** April 22, 2013

**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**